

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on March 13, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tina Michelle Carter
3517 Briel Street #9
Richmond, VA 23223

Case Number: 15-31310-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-2578

Attorney for Debtor(s) (name and address):

Sean D. Contreras
America Law Group, Inc.
8501 Mayland Drive
Suite 106
Henrico, VA 23294
Telephone number: (804) 308-0051

Bankruptcy Trustee (name and address):

Carl M. Bates
P. O. Box 1819
Richmond, VA 23218
Telephone number: (804) 237-6800

Meeting of Creditors

Date: **April 30, 2015**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **July 29, 2015**

For a governmental unit: **September 9, 2015**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: June 29, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **June 10, 2015**

Time: **11:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: March 17, 2015

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Tina Michelle Carter
 Debtor

Case No. 15-31310-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: B9I

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Mar 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2015.

db
 12802202 +Tina Michelle Carter, 3517 Briel Street #9, Richmond, VA 23223-6864
 12802206 Asset Recovery Solutions, 2200 E Devon Ave, Ste 200, Des Plaines, IL 60018-4501
 12802208 +Bon Secours Memorial Regional, 8260 Atlee Road, Mechanicsville, VA 23116-1844
 12802209 #+Carolina Finance, 4746 Finlay St, Richmond, VA 23231-2754
 12802210 +Cash 2 U, 109 Commerce Park Dr., Manquin, VA 23106
 12802211 +Cash 2 U Corporate, 3396 NE Sugarhill Ave, Jensen Beach, FL 34957-3724
 12802214 Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711
 12802216 +Credit Control Corp, 11821 Rock Landing, Newport News, VA 23606-4207
 12802218 +Dorns Body and Paint Shop, 8190 Mechanicsville Tnpk, Mechanicsville, VA 23111-1294
 12802222 +EVB Bank--Corporate Office, successor to Southside Bank, PO Box 1455,
 Tappahannock, VA 22560-1455
 12802222 +FMS Inc, 4915 S Union Ave, Tulsa, OK 74107-7839
 12802219 +First National Collection Bure, 610 Waltham Way, Sparks, NV 89434-6695
 12802223 ++++GALAXY ASSET PURCHASING, 3715 NORTHSIDE PKWY NW BLDG 300-300, ATLANTA GA 30327-2847
 (address filed with court: Galaxy Asset Purchasing, 3715 Northside Pkwy NW, Suite 3-300,
 Atlanta, GA 30327-0000)
 12802224 +Guy Crowgey, 1108 E Main St. Suite 600, Richmond, VA 23219-3534
 12802227 +Mid America Milestone Masterca, PO Box 4477, Beaverton, OR 97076-4401
 12802228 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 12802231 PMAB LLC, PO Box 12150, Charlotte, NC 28220-2150
 12802229 +Paul J Greenburg, DPM, 9291 Laurel Grove Rd, Mechanicsville, VA 23116-2947
 12802230 Peninsula Radiological Assoc, PO Box 12087, Newport News, VA 23612-2087
 12802232 +Pmab Srvc, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4636
 12802233 +RGS Financial, PO Box 852039, Richardson, TX 75085-2039
 12802236 +Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4704
 12802238 +Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035
 12802239 Tappahannock Furniture, 501 South Church Lane, Tappahannock, VA 22560-0000
 12802241 +Vital Recovery Service, PO Box 923748, Norcross, GA 30010-3748
 12802244 +William J. Allen, P.A., 2435 Plantation Center Dr., Suite 205, Matthews, NC 28105-5404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: sean.cl3alg@gmail.com Mar 18 2015 02:23:56 Sean D. Contreras,
 America Law Group, Inc., 8501 Mayland Drive, Suite 106, Henrico, VA 23294

tr +E-mail/Text: station01@richchap13.com Mar 18 2015 02:24:44 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 12802203 +EDI: CINGMIDLAND.COM Mar 18 2015 02:13:00 AT&T, attn: Bankruptcy Dep't, PO Box 755,
 Atwater, CA 95301-0755
 12802205 E-mail/Text: bankruptcy@bbandt.com Mar 18 2015 02:24:28 BB&T Bankruptcy, PO Box 1847,
 Wilson, NC 27894-1847
 12802204 +E-mail/Text: mbb@ballatolaw.com Mar 18 2015 02:25:04 Ballato Law Firm,
 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
 12802207 +E-mail/Text: cms-bk@cms-collect.com Mar 18 2015 02:24:38 Capital Management Svcs,
 698 1/2 South Ogden St., Buffalo, NY 14206-2317
 12802212 +EDI: CONVERGENT.COM Mar 18 2015 02:13:00 Convergent Outsourcing Inc, 800 SW 39th St,
 PO Box 9004, Renton, WA 98057-9004
 12802213 +EDI: CCS.COM Mar 18 2015 02:13:00 Credit Collection Services, Two Wells Ave,
 Newton Center, MA 02459-3246
 12802215 +EDI: DCI.COM Mar 18 2015 02:13:00 Diversified Consultant, PO Box 551268,
 Jacksonville, FL 32255-1268
 12802215 +E-mail/Text: bankruptcy@dcicollect.com Mar 18 2015 02:25:49 Diversified Consultant,
 PO Box 551268, Jacksonville, FL 32255-1268
 12802217 +E-mail/Text: bknotice@ercollections.com Mar 18 2015 02:25:02 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 12802220 +EDI: AMINFOFP.COM Mar 18 2015 02:13:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 12802221 +E-mail/Text: bankruptcy@firstpointcollectionresources.com Mar 18 2015 02:25:44
 FirstPoint Collection, 225 Commerce Place, PO Box 26140, Greensboro, NC 27402-6140
 12802225 +EDI: JEFFERSONCAP.COM Mar 18 2015 02:13:00 Jefferson Capital Systems, 16 McLeland Rd,
 Saint Cloud, MN 56303-0000
 12802226 +EDI: CBSKOHL.COM Mar 18 2015 02:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 12802237 +EDI: NEXTEL.COM Mar 18 2015 02:13:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,
 Oak Lawn, IL 60453-0000
 12802234 +EDI: DRIV.COM Mar 18 2015 02:13:00 Santander Consumer Usa, PO Box 961245,
 Ft Worth, TX 76161-0244
 12802235 E-mail/Text: bankruptcy@sw-credit.com Mar 18 2015 02:25:00 Southwest Credit,
 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
 12802240 +EDI: AFNIVERIZONE.COM Mar 18 2015 02:13:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 12802242 +EDI: WACHOVIA.COM Mar 18 2015 02:13:00 Wachovia Bank, Bankruptcy Central VA 7359,
 PO Box 13765, Roanoke, VA 24037-3765
 12802243 +EDI: WACHOVIA.COM Mar 18 2015 02:13:00 Wachovia/Wells Fargo,
 attn: Bankruptcy Dept VA7359, PO Box 13765, Roanoke, VA 24037-3765

TOTAL: 21

District/off: 0422-7

User: luedeckert
Form ID: B9I

Page 2 of 2
Total Noticed: 46

Date Rcvd: Mar 17, 2015

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Sean D. Contreras on behalf of Debtor Tina Michelle Carter sean.c13alg@gmail.com,
2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com

TOTAL: 2